

Employee Benefits Chart

Employees who are members of a collective bargaining unit should rely on the applicable sections of their contract

	HOURS REGULARLY SCHEDULED TO WORK		
	Clerical employees working less than 17.5 hours per week OR all other employees working less than 20 hours per week, 12 months a year.	Clerical employees working 17.5 to 19.9 hours per week, 12 months a year.	Employees working over 20 hours per week, 12 months a year.
INSURANCE			
MEDICAL Group Insurance Commission	✗	✗	✓ Pre-Tax available Health & Dental Rates
DENTAL Delta Dental			
LIFE Boston Mutual			
FLEXIBLE SPENDING ACCOUNTS Medical & Dependent Care	✗	✗	✓
VACATION ACCRUAL Pro-rated based on hours worked <5 years = 2 wks 5-10 years = 3 wks 10-20 years = 4 wks 20 years+ = 5 wks	✗	✓	✓
SICK LEAVE ACCRUAL Pro-rated based on hours worked 15 Days	✗	✓	✓
PERSONAL DAYS Pro-rated based on hours worked 2 Days Each Fiscal Year	✗	✓	✓
HOLIDAYS Pro-rated based on hours worked 12 per year	✗	✓	✓
EMPLOYEE ASSISTANCE PROGRAM All One Health	✓	✓	✓
RETIREMENT	✓ ICMA -RC (7.5%)	✓ ICMA -RC (7.5%)	✓ Middlesex Retirement (9 - 11 %)
DIRECT DEPOSIT	✓	✓	✓
CREDIT UNION Metro Credit Union Hanscom Federal Credit Union	✓	✓	✓
DEFERRED COMPENSATION ICMA -RC & SmartPlan	✓	✓	✓
IRA Roth & Traditional	✗	✗	✓ ICMA-RC only